

REMARKS

At the time of the Office Action, Claims 12-25 were pending in this Application. Claims 12-25 were rejected. Claims 12, 22, and 23 have been amended. Claims 15 and 25 have been deleted. Applicants respectfully request reconsideration and favorable action in this case.

Rejections under 35 U.S.C. § 112, second paragraph

Claim 22 was rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicants regard as the invention. Applicants have amended to address the rejection by deleting the word “next” from the claim.

Rejections under 35 U.S.C. §§ 102(b) and 102(e)

Claims 12-21 and 23-25 were rejected under 35 U.S.C. §102(b) as being anticipated by Hunt *et al.*, U.S. Patent No. 6,094,476 (“Hunt”).

Claims 12-25 were rejected under 35 U.S.C. §102(e) as being clearly anticipated by Bennett, U.S. Patent No. 7,047,197 B1 (“Bennett”).

Applicants have amended the independent claims to specify that the aspect of a transaction selection response that is monitored is an inflection of the user’s voice and/or a speed with which the response was uttered. Applicants submit that neither of the cited references teach explicitly or inherently a system or method in which the inflection of a user’s voice or the speed with which a user utters a response is used to determined the next successive user interface presented to the user.

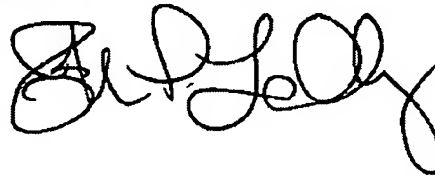
CONCLUSION

Applicants believe this response addresses each ground of rejection in the office action. Applicants respectfully request consideration and favorable action with respect to the pending claims.

Applicants have submitted fees due with this response; however, the Commissioner is hereby authorized to charge any fees necessary, or credit any overpayment, to Deposit Account No. 10-0096 of Jackson Walker L.L.P.

If there are any matters concerning this Application that may be cleared up in a telephone conversation, please contact Applicants' attorney at 512.236.2019.

Respectfully submitted,
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Attorney for Applicants

A handwritten signature in black ink, appearing to read "J. P. Lally", with a stylized flourish at the end.

Joseph P. Lally
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